



HEALTH ANNUAL STATEMENT
FOR THE YEAR ENDING DECEMBER 31, 2004
OF THE CONDITION AND AFFAIRS OF THE

Community Choice Michigan

NAIC Group Code	0000	0000	NAIC Company Code	95562	Employer's ID Number	38-3252216
(Current Period)		(Prior Period)				
Organized under the Laws of	Michigan				State of Domicile or Port of Entry	Michigan
Country of Domicile	United States of America					
Licensed as business type:	Life, Accident & Health []		Property/Casualty []		Dental Service Corporation []	
	Vision Service Corporation []		Other []		Health Maintenance Organization [X]	
	Hospital, Medical & Dental Service or Indemnity []		Is HMO, Federally Qualified? Yes [] No [X]			
Incorporated	05/24/1995		Commenced Business	08/01/1996		
Statutory Home Office	2369 Woodlake Dr, Suite 200			Okemos, MI 48864		
(Street and Number)			(City or Town, State and Zip Code)			
Main Administrative Office	2369 Woodlake Dr, Suite 200					
Okemos, MI 48864			517-349-9922			
(City or Town, State and Zip Code)			(Area Code) (Telephone Number)			
Mail Address	2369 Woodlake Dr, Suite 200			Okemos, MI 48864		
(Street and Number or P.O. Box)			(City or Town, State and Zip Code)			
Primary Location of Books and Records	2369 Woodlake Dr, Suite 200					
Okemos, MI 48864			517-706-6604			
(City or Town, State and Zip Code)			(Area Code) (Telephone Number)			
Internet Website Address	www.ccmhmo.org					
Statutory Statement Contact	Kimberly A. Saxton			517-706-6604		
(Name)			(Area Code) (Telephone Number) (Extension)			
kim.saxton@care-source.com			517-349-5343			
(E-mail Address)			(FAX Number)			
Policyowner Relations Contact	2369 Woodlake Dr, Suite 200					
Okemos, MI 48864			800-390-7102			
(City or Town, State and Zip Code)			(Area Code) (Telephone Number) (Extension)			

OFFICERS

Name	Title	Name	Title
Karl V Kovacs	Chief Executive Officer	Chris Shea	Board Vice-President
Christine Baumgardner	Board President	Sharron Gallop	Board Secretary- Treasurer

OTHER OFFICERS

Robert Bair	Chief Financial Officer		
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DIRECTORS OR TRUSTEES

Velma Hendershott	AJ Jones	Denise Holmes	Anthony King
Patricia Teague #	Evonne Williams #	Gwendolyn Williams #	

State ofMichigan.....

County ofIngham.....

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The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Karl V Kovacs
Chief Executive Officer

Christine Baumgardner
Board President

Robert Bair
Chief Financial Officer

Subscribed and sworn to before me this
23 day of February, 2005

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached

Stephanie Wycoff
Notary Public
08-15-2006

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE Community Choice Michigan

EXHIBIT 2 - ACCIDENT AND HEALTH PREMIUMS DUE AND UNPAID

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE Community Choice Michigan

EXHIBIT 3 - HEALTH CARE RECEIVABLES

[illegible]

EXHIBIT 4 – CLAIMS UNPAID AND INCENTIVE POOL, WITHHOLD AND BONUS (Reported and Unreported)

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ANNUAL STATEMENT FOR THE YEAR 2004 OF THE Community Choice Michigan

EXHIBIT 5 - AMOUNTS DUE FROM PARENT, SUBSIDIARIES AND AFFILIATES

[illegible]

EXHIBIT 6 - AMOUNTS DUE TO PARENT, SUBSIDIARIES AND AFFILIATES

1 Affiliate	2 Description	3 Amount	4 Current	5 Non-Current
	NONE			
0199999 Individually listed payables.....		0	0	0
0299999 Payables not individually listed				
0399999 Total gross payables		0	0	0

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE Community Choice Michigan

EXHIBIT 7 PART 1- SUMMARY OF TRANSACTIONS WITH PROVIDERS

Payment Method	1 Direct Medical Expense Payment	2 Column 1 as a % of Total	3 Total Members Covered	4 Column 3 as a % of Total	5 Column 1 Expenses Paid to Affiliated Providers	6 Column 1 Expenses Paid to Non-Affiliated Providers
Capitation Payments:						
1. Medical groups	472,673	0.5		0.0		472,673
2. Intermediaries .....	.0	0.0		0.0		
3. All other providers	2,052,048	2.3		0.0	179,772	1,872,276
4. Total capitation payments	2,524,721	2.9	0	0.0	179,772	2,344,949
Other Payments:						
5. Fee-for-service	9,035,672	10.3	XXX	XXX	512,308	8,523,364
6. Contractual fee payments	69,846,796	79.4	XXX	XXX	3,422,574	66,424,222
7. Bonus/withhold arrangements - fee-for-service .....	.0	0.0	XXX	XXX		
8. Bonus/withhold arrangements - contractual fee payments	6,529,239	7.4	XXX	XXX		6,529,239
9. Non-contingent salaries .....	.0	0.0	XXX	XXX		
10. Aggregate cost arrangements .....	.0	0.0	XXX	XXX		
11. All other payments .....	.0	0.0	XXX	XXX		
12. Total other payments	85,411,707	97.1	XXX	XXX	3,934,882	81,476,825
13. TOTAL (Line 4 plus Line 12)	87,936,428	100 %	XXX	XXX	4,114,654	83,821,774

EXHIBIT 7 - PART 2 - SUMMARY OF TRANSACTIONS WITH INTERMEDIARIES

1	2	3	4	5	6
NAIC Code	Name of Intermediary	Capitation Paid	Average Monthly Capitation	Intermediary's Total Adjusted Capital	Intermediary's Authorized Control Level RBC
NONE					
9999999 Totals			XXX	XXX	XXX

EXHIBIT 8 – FURNITURE, EQUIPMENT AND SUPPLIES OWNED

Description	1	2	3	4	5	6
	Cost	Improvements	Accumulated Depreciation	Book Value Less Encumbrances	Assets Not Admitted	Net Admitted Assets
1. Administrative furniture and equipment	NONE					
2. Medical furniture, equipment and fixtures						
3. Pharmaceuticals and surgical supplies						
4. Durable medical equipment						
5. Other property and equipment						
6. Total	0	0	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2004 OF THE Community Choice Michigan

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION Community Choice Michigan 2. Okemos, Michigan

NAIC Group Code		0000		BUSINESS IN THE STATE OF Michigan		DURING THE YEAR 2004						NAIC Company Code		95562	
		1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	
			2	3											
		Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Stop Loss	Disability Income	Long-Term Care	Other	
Total Members at end of:															
1. Prior Year		56,312								56,312					
2. First Quarter		53,815								53,815					
3. Second Quarter		50,581								50,581					
4. Third Quarter		48,920								48,920					
5. Current Year		49,047								49,047					
6. Current Year Member Months		613,478								613,478					
Total Member Ambulatory Encounters for Year:															
7. Physician		337,509								337,509					
8. Non-Physician		207,583								207,583					
9. Total		545,092	0	0	0	0	0	0	0	545,092	0	0	0	0	
10. Hospital Patient Days Incurred		18,309								18,309					
11. Number of Inpatient Admissions		4,367								4,367					
12. Health Premiums Written.....		101,920,934								101,920,934					
13. Life Premiums Direct		0													
14. Property/Casualty Premiums Written.....		0													
15. Health Premiums Earned.....		101,422,652								101,422,652					
16. Property/Casualty Premiums Earned.....		0													
17. Amount Paid for Provision of Health Care Services		87,936,428								87,936,428					
18. Amount Incurred for Provision of Health Care Services		81,750,761								81,750,761					

(a) For health business: number of persons insured under PPO managed care products _____ and number of persons under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2004 OF THE Community Choice Michigan

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION Community Choice Michigan 2. (LOCATION)

NAIC Group Code	0000	BUSINESS IN THE STATE OF Consolidated			DURING THE YEAR 2004							NAIC Company Code		95562
		1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13
			2	3										
		Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Stop Loss	Disability Income	Long-Term Care	Other
Total Members at end of:														
1. Prior Year		56,312	0	0	0	0	0	0	0	56,312	0	0	0	0
2. First Quarter		53,815	0	0	0	0	0	0	0	53,815	0	0	0	0
3. Second Quarter		50,581	0	0	0	0	0	0	0	50,581	0	0	0	0
4. Third Quarter		48,920	0	0	0	0	0	0	0	48,920	0	0	0	0
5. Current Year		49,047	0	0	0	0	0	0	0	49,047	0	0	0	0
6. Current Year Member Months		613,478	0	0	0	0	0	0	0	613,478	0	0	0	0
Total Member Ambulatory Encounters for Year:														
7. Physician		337,509	0	0	0	0	0	0	0	337,509	0	0	0	0
8. Non-Physician		207,583	0	0	0	0	0	0	0	207,583	0	0	0	0
9. Total		545,092	0	0	0	0	0	0	0	545,092	0	0	0	0
10. Hospital Patient Days Incurred		18,309	0	0	0	0	0	0	0	18,309	0	0	0	0
11. Number of Inpatient Admissions		4,367	0	0	0	0	0	0	0	4,367	0	0	0	0
12. Health Premiums Written.....		101,920,934	0	0	0	0	0	0	0	101,920,934	0	0	0	0
13. Life Premiums Direct.....		0	0	0	0	0	0	0	0	0	0	0	0	0
14. Property/Casualty Premiums Written.....		0	0	0	0	0	0	0	0	0	0	0	0	0
15. Health Premiums Earned.....		101,422,652	0	0	0	0	0	0	0	101,422,652	0	0	0	0
16. Property/Casualty Premiums Earned.....		0	0	0	0	0	0	0	0	0	0	0	0	0
17. Amount Paid for Provision of Health Care Services		87,936,428	0	0	0	0	0	0	0	87,936,428	0	0	0	0
18. Amount Incurred for Provision of Health Care Services		81,750,761	0	0	0	0	0	0	0	81,750,761	0	0	0	0

(a) For health business: number of persons insured under PPO managed care products 0 and number of persons under indemnity only products 0

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	0
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 11	0
2.2 Totals, Part 3, Column 7	0
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9)	0
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 14.....	0
4.2 Totals, Part 3, Column 9	0
5. Total profit (loss) on sales, Part 3, Column 14	0
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 12.....	0
6.2 Totals, Part 3, Column 8	0
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 13	0
8. Book/adjusted carrying value at end of current period	0
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	0
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, Net Admitted Assets column)	0

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	0
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	0
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	0
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	0
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period (Page 2, mortgage lines, Net Admitted Assets column).....	0

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	0
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	0
3. Accrual of discount	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	0
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	0
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period (Page 2, Line 7, Column 3).....	0

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SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1 .....						.0	.0	.0	.0		
1.2 Class 2 .....						.0	.0	.0	.0		
1.3 Class 3 .....						.0	.0	.0	.0		
1.4 Class 4 .....						.0	.0	.0	.0		
1.5 Class 5 .....						.0	.0	.0	.0		
1.6 Class 6						0	.0	0	.0		
1.7 Totals	0	0	0	0	0	0	.0	0	.0	0	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1 .....						.0	.0	.0	.0		
2.2 Class 2 .....						.0	.0	.0	.0		
2.3 Class 3 .....						.0	.0	.0	.0		
2.4 Class 4 .....						.0	.0	.0	.0		
2.5 Class 5 .....						.0	.0	.0	.0		
2.6 Class 6						0	.0	0	.0		
2.7 Totals	0	0	0	0	0	0	.0	0	.0	0	0
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1 .....						.0	.0	.0	.0		
3.2 Class 2 .....						.0	.0	.0	.0		
3.3 Class 3 .....						.0	.0	.0	.0		
3.4 Class 4 .....						.0	.0	.0	.0		
3.5 Class 5 .....						.0	.0	.0	.0		
3.6 Class 6						0	.0	0	.0		
3.7 Totals	0	0	0	0	0	0	.0	0	.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1 .....						.0	.0	860,482	85.7		
4.2 Class 2 .....						.0	.0	.0	.0		
4.3 Class 3 .....						.0	.0	.0	.0		
4.4 Class 4 .....						.0	.0	.0	.0		
4.5 Class 5 .....						.0	.0	.0	.0		
4.6 Class 6						0	.0	0	.0		
4.7 Totals	0	0	0	0	0	0	.0	860,482	85.7	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1 .....						.0	.0	.0	.0		
5.2 Class 2 .....						.0	.0	.0	.0		
5.3 Class 3 .....						.0	.0	.0	.0		
5.4 Class 4 .....						.0	.0	.0	.0		
5.5 Class 5 .....						.0	.0	.0	.0		
5.6 Class 6						0	.0	0	.0		
5.7 Totals	0	0	0	0	0	0	.0	0	.0	0	0

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1 .....						.0	0.0	.0	0.0		
6.2 Class 2 .....						.0	0.0	.0	0.0		
6.3 Class 3 .....						.0	0.0	.0	0.0		
6.4 Class 4 .....						.0	0.0	.0	0.0		
6.5 Class 5 .....						.0	0.0	.0	0.0		
6.6 Class 6						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1 .....						.0	0.0	144,028	14.3		
7.2 Class 2 .....						.0	0.0	.0	0.0		
7.3 Class 3 .....						.0	0.0	.0	0.0		
7.4 Class 4 .....						.0	0.0	.0	0.0		
7.5 Class 5 .....						.0	0.0	.0	0.0		
7.6 Class 6						0	0.0	0	0.0		
7.7 Totals	0	0	0	0	0	0	0.0	144,028	14.3	0	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1 .....						.0	0.0	.0	0.0		
8.2 Class 2 .....						.0	0.0	.0	0.0		
8.3 Class 3 .....						.0	0.0	.0	0.0		
8.4 Class 4 .....						.0	0.0	.0	0.0		
8.5 Class 5 .....						.0	0.0	.0	0.0		
8.6 Class 6						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1 .....						.0	0.0	.0	0.0		
9.2 Class 2 .....						.0	0.0	.0	0.0		
9.3 Class 3 .....						.0	0.0	.0	0.0		
9.4 Class 40	0.0	.0	0.0		
9.5 Class 50	0.0	.0	0.0		
9.6 Class 6						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	XXX.	XXX.	.0	.0
10.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	XXX.	XXX.	.0	.0
10.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	XXX.	XXX.	.0	.0
10.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	XXX.	XXX.	.0	.0
10.5 Class 5	.0	.0	.0	.0	.0	(c) .0	0.0	XXX.	XXX.	.0	.0
10.6 Class 6	0	0	0	0	0	(c) 0	0.0	XXX.	XXX.	0	0
10.7 Totals	.0	.0	.0	.0	.0	(b) .0	0.0	XXX.	XXX.	.0	.0
10.8 Line 10.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1	860,482	144,028	.0	.0	.0	XXX.	XXX.	1,004,510	100.0	1,004,510	.0
11.2 Class 2	.0	.0	.0	.0	.0	XXX.	XXX.	.0	0.0	.0	.0
11.3 Class 3	.0	.0	.0	.0	.0	XXX.	XXX.	.0	0.0	.0	.0
11.4 Class 4	.0	.0	.0	.0	.0	XXX.	XXX.	.0	0.0	.0	.0
11.5 Class 5	.0	.0	.0	.0	.0	XXX.	XXX.	(c) .0	0.0	.0	.0
11.6 Class 6	0	0	0	0	0	XXX.	XXX.	(c) .0	0.0	0	0
11.7 Totals	860,482	144,028	.0	.0	.0	XXX.	XXX.	(b) 1,004,510	100.0	1,004,510	.0
11.8 Line 11.7 as a % of Col. 8	85.7	14.3	0.0	0.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1						.0	0.0	1,004,510	100.0	.0	XXX.
12.2 Class 2						.0	0.0	.0	0.0	.0	XXX.
12.3 Class 3						.0	0.0	.0	0.0	.0	XXX.
12.4 Class 4						.0	0.0	.0	0.0	.0	XXX.
12.5 Class 5						.0	0.0	.0	0.0	.0	XXX.
12.6 Class 6						0	0.0	0	0.0	0	XXX.
12.7 Totals	.0	.0	.0	.0	.0	.0	0.0	1,004,510	100.0	.0	XXX.
12.8 Line 12.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX.	XXX.	XXX.	0.0	XXX.
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1						.0	0.0	.0	0.0	XXX.	.0
13.2 Class 2						.0	0.0	.0	0.0	XXX.	.0
13.3 Class 3						.0	0.0	.0	0.0	XXX.	.0
13.4 Class 4						.0	0.0	.0	0.0	XXX.	.0
13.5 Class 5						.0	0.0	.0	0.0	XXX.	.0
13.6 Class 6						0	0.0	0	0.0	XXX.	0
13.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX.	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX.	XXX.	XXX.	XXX.	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$, current year, \$ prior year of bonds with Z* designations. The letter “Z” means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. “Z*” means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$, current year, \$ prior year of bonds with 6* designations. “5*” means the NAIC designation was assigned by the SVO in reliance on the insurer’s certification that the issuer is current in all principal and interest payments. “6*” means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE Community Choice Michigan

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
1.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
1.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined .....						.0	.0.0	.0	.0.0		
2.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
2.5 Defined .....						.0	.0.0	.0	.0.0		
2.6 Other						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
3.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined .....						.0	.0.0	.0	.0.0		
3.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
3.5 Defined .....						.0	.0.0	.0	.0.0		
3.6 Other						0	0.0	0	0.0		
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations .....						.0	.0.0	860,482	85.7		
4.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined .....						.0	.0.0	.0	.0.0		
4.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
4.5 Defined .....						.0	.0.0	.0	.0.0		
4.6 Other						0	0.0	0	0.0		
4.7 Totals	0	0	0	0	0	0	0.0	860,482	85.7	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
5.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined .....						.0	.0.0	.0	.0.0		
5.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
5.5 Defined .....						.0	.0.0	.0	.0.0		
5.6 Other						0	0.0	0	0.0		
5.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations						.0	.0.0	.0	.0.0		
6.2 Single Class Mortgage-Backed/Asset-Based Securities						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
6.3 Defined						.0	.0.0	.0	.0.0		
6.4 Other						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
6.5 Defined						.0	.0.0	.0	.0.0		
6.6 Other						.0	.0.0	.0	.0.0		
6.7 Totals	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations						.0	.0.0	144,028	14.3		
7.2 Single Class Mortgage-Backed/Asset-Based Securities						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
7.3 Defined						.0	.0.0	.0	.0.0		
7.4 Other						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
7.5 Defined						.0	.0.0	.0	.0.0		
7.6 Other						.0	.0.0	.0	.0.0		
7.7 Totals	.0	.0	.0	.0	.0	.0	.0.0	144,028	14.3	.0	.0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations						.0	.0.0	.0	.0.0		
8.7 Totals	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations						.0	.0.0	.0	.0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
9.3 Defined						.0	.0.0	.0	.0.0		
9.4 Other						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
9.5 Defined						.0	.0.0	.0	.0.0		
9.6 Other						.0	.0.0	.0	.0.0		
9.7 Totals	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues												
Distribution by Type		1	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total From Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
10. Total Bonds Current Year												
10.1 Issuer Obligations		0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.2 Single Class Mortgage-Backed/Asset-Backed Securities		0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES												
10.3 Defined		0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other		0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES												
10.5 Defined		0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other		0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals		0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.8 Line 10.7 as a % of Col. 6		0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	0.0
11. Total Bonds Prior Year												
11.1 Issuer Obligations		860,482	144,028	0	0	0	XXX	XXX	1,004,510	100.0	1,004,510	0
11.2 Single Class Mortgage-Backed/Asset-Backed Securities		0	0	0	0	0	XXX	XXX	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES												
11.3 Defined		0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Other		0	0	0	0	0	XXX	XXX	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES												
11.5 Defined		0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other		0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals		860,482	144,028	0	0	0	XXX	XXX	1,004,510	100.0	1,004,510	0
11.8 Line 11.7 as a % of Col. 8		85.7	14.3	0.0	0.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds												
12.1 Issuer Obligations							0	0.0	1,004,510	100.0	0	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Securities							0	0.0	0	0.0	0	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES												
12.3 Defined							0	0.0	0	0.0	0	XXX
12.4 Other							0	0.0	0	0.0	0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES												
12.5 Defined							0	0.0	0	0.0	0	XXX
12.6 Other							0	0.0	0	0.0	0	XXX
12.7 Totals		0	0	0	0	0	0	0.0	1,004,510	100.0	0	XXX
12.8 Line 12.7 as a % of Col. 6		0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10		0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	XXX
13. Total Privately Placed Bonds												
13.1 Issuer Obligations							0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Securities							0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES												
13.3 Defined							0	0.0	0	0.0	XXX	0
13.4 Other							0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES							0	0.0	0	0.0	XXX	0
13.5 Defined							0	0.0	0	0.0	XXX	0
13.6 Other							0	0.0	0	0.0	XXX	0
13.7 Totals		0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6		0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10		0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years					
	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	860,482	860,482	0	0	0
2. Cost of short-term investments acquired	0				
3. Increase (decrease) by adjustment	3,518	3,518			
4. Increase (decrease) by foreign exchange adjustment	0				
5. Total profit (loss) on disposal of short-term investments	0				
6. Consideration received on disposal of short-term investments	864,000	864,000			
7. Book/adjusted carrying value, current year	0	0	0	0	0
8. Total valuation allowance	0				
9. Subtotal (Lines 7 plus 8)	0	0	0	0	0
10. Total nonadmitted amounts	0				
11. Statement value (Lines 9 minus 10)	0	0	0	0	0
12. Income collected during year	19,729	19,729			
13. Income earned during year	15,892	15,892			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Owned

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year)	0
2. Cost/Option Premium (Section 2, Column 7)	0
3. Increase/(Decrease) by Adjustment (Section 1, Column 12) (Section 3, Column 13)	0
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14)	0
4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15)	0
5. Consideration Received on Terminations (Section 3, Column 12)	0
6. Used to Adjust Basis on Open Contracts (Section 1, Column 13)	0
7. Disposition of Deferred Amount on Contracts Terminated in Prior Year:	
7.1 Recognized	
7.2 Used to Adjust Basis of Hedged Item	0
8. Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 – 5 – 6 - 7)	0

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Written

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year)	0
2. Consideration received (Section 2, Column 7)	0
3. Increase/(Decrease) by Adjustment (Section 1, Column 12) (Section 3, Column 13)	0
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14)	0
4.2 Used to Adjust Basis (Section 3, Column 15)	0
5. Consideration Paid on Terminations (Section 3, Column 12)	0
6. Used to Adjust Basis on Open Contracts (Section 1, Column 13)	0
7. Disposition of Deferred Amount on Contracts Terminated in Prior Year:	
7.1 Recognized	
7.2 Used to Adjust Basis	0
8. Aggregate write-in book value, December 31, Current Year	0

SCHEDULE DB - PART C - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Swaps and Forwards		
1.	Aggregate write-in book value, December 31, prior year (Section 4, Line 8, prior year)	0
2.	Cost or (Consideration Received) (Section 2, Column 7)	0
3.	Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	0
4.	Gain/(Loss) on Termination:	
4.1	Recognized (Section 3, Column 14)	0
4.2	Used to Adjust Basis of Hedged Item (Section 3, Column 15)	0
5.	Consideration Received (or Paid) on Terminations (Section 3, Column 12)	0
6.	Used to Adjust Basis of Hedged Item on Open Contracts (Section 1, Column 13)	0
7.	Disposition of Deferred Amount on Contracts Terminated in Prior Year:	
7.1	Recognized	
7.2	Used to Adjust Basis of Hedged Item	0
8.	Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 – 5 – 6 - 7)	0

SCHEDULE DB - PART D - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Futures Contracts and Insurance Futures Contracts		
1.	Aggregate write-in book value, December 31, prior year (Section 4, Line 8, prior year)	0
2.	Change in total Variation Margin on Open Contracts (Difference between Line 3 - Section 1, Column 10 and Line 4.3)	0
3.1	Change in Variation Margin on Open Contracts used to Adjust Basis of Hedged Item (Section 3, Column 11)	0
3.2	Change in Variation Margin on Open Contracts Recognized (Difference between years (Section 1, Column 10))	0
4.1	Variation Margin on Contracts Terminated During the Year (Section 3, Column 6)	0
4.2	Less:	
4.21	Gain/(Loss) Recognized in Current Year (Section 3, Column 11)	0
4.22	Gain/(Loss) Used to Adjust Basis of Hedge (Section 3, Column 12)	0
4.3	Subtotal (Line 4.1 minus Line 4.2)	0
5.1	Net additions to Cash Deposits (Section 2, Column 7)	0
5.2	Less: Net Reductions to Cash Deposits (Section 3, Column 9)	0
6.	Subtotal (Lines 1 - 2 + 3.1 + 3.2 - 4.3 + 5.2)	0
7.	Disposition of Gain/(Loss) on Contracts Terminated in Prior Year:	
7.1	Recognized	
7.2	Used to Adjust Basis of Hedged Item	0
8.	Aggregate write-in book value, December 31, Current Year (Lines 6 + 7.1 + 7.2)	0

SCHEDULE DB - PART E - VERIFICATION BETWEEN YEARS

Verification of Statement Value and Fair Value of Open Contracts		
		Statement Value
1.	Part A, Section 1, Column 10	0
2.	Part B, Section 1, Column 10	0
3.	Part C, Section 1, Column 10	0
4.	Part D, Section 1, Column 9 - 12	0
5.	Lines (1) - (2) + (3) + (4)	0
6.	Part E, Section 1, Column 4	0
7.	Part E, Section 1, Column 5	0
8.	Lines (5) - (6) - (7)	0
		Fair Value
9.	Part A, Section 1, Column 11	0
10.	Part B, Section 1, Column 11	0
11.	Part C, Section 1, Column 11	0
12.	Part D, Section 1, Column 9	0
13.	Lines (9) - (10) + (11) + (12)	0
14.	Part E, Section 1, Column 7	0
15.	Part E, Section 1, Column 8	0
16.	Lines (13) - (14) - (15)	0

SCHEDULE DB - PART F- SECTION 1

Summary of Replicated (Synthetic) Assets Open

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset						
1 Replication RSAT Number	2 Description	3 NAIC Designation or Other Description	4 Statement Value	5 Fair Value	Derivative Instruments Open		Cash Instrument(s) Held				
					6 Description	7 Fair Value	8 CUSIP	9 Description	10 Statement Value	11 Fair Value	12 NAIC Designation or Other Description
					NONE						
9999999 Totals					xxx		xxx	xxx			xxx

SCHEDULE DB - PART F - SECTION 2

	Reconciliation of Replicated (Synthetic) Assets Open									
	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-to-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory	0	0	0	0	0	0	0	0	0	0
2. Add: Opened or Acquired Transactions									0	0
3. Add: Increases in Replicated Asset Statement Value	XXX		XXX		XXX		XXX		XXX	0
4. Less: Closed or Disposed of Transactions									0	0
5. Less: Positions Disposed of For Failing Effectiveness Criteria									0	0
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value	XXX		XXX		XXX		XXX		XXX	0
7. Ending Inventory	0	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE Community Choice Michigan

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed for Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Location	6 Type of Reinsurance Assumed	7 Premiums	8 Unearned Premiums	9 Reserve Liability Other Than for Unearned Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
NONE											
0399999 Totals											

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE Community Choice Michigan

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Paid Losses	7 Unpaid Losses
NONE						
0799999 - Totals						

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE Community Choice Michigan

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE Community Choice Michigan

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

[illegible]

Schedule S-Part 5
Five-Year Exhibit of Reinsurance Ceded Business
(000 Omitted)

	1 2004	2 2003	3 2002	4 2001	5 2000
A. OPERATIONS ITEMS					
1. Premiums.....	0	0	0	0	0
2. Title XVIII-Medicare.....	0	0	0	0	0
3. Title XIX-Medicaid.....	498	325	339	348	312
4. Commissions and reinsurance expense allowance.....		0	0	0	0
5. Total hospital and medical expenses.....		0	0	0	0
B. BALANCE SHEET ITEMS					
6. Premiums receivable		0	0	0	0
7. Claims payable.....		0	0	0	0
8. Reinsurance recoverable on paid losses.....	0	0	0	0	0
9. Experience rating refunds due or unpaid.....		0	0	156	313
10. Commissions and reinsurance expense allowances unpaid.....		0	0	0	0
11. Unauthorized reinsurance offset.....	0	0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
12. Funds deposited by and withheld from (F).....	0	0	0	0	0
13. Letters of credit (L).....	0	0	0	0	0
14. Trust agreements (T).....	0	0	0	0	0
15. Other (O)	0	0	0	0	0

SCHEDULE S-PART 6
Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance

	1	2	3
	As Reported (net of ceded)	Restatement Adjustments	Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 10)	25,550,827		25,550,827
2. Accident and health premiums due and unpaid (Line 12).....	0		0
3. Amounts recoverable from reinsurers (Line 13.1).....	0		0
4. Net credit for ceded reinsurance.....	XXX	0	0
5. All other admitted assets (Balance).....	2,335,002		2,335,002
6. Total assets (Line 26)	27,885,829	0	27,885,829
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
7. Claims unpaid (Line 1).....	15,088,385	0	15,088,385
8. Accrued medical incentive pool and bonus payments (Line 2).....	346,130		346,130
9. Premiums received in advance (Line 8).....	0		0
10. Reinsurance in unauthorized companies (Line 18).....	0		0
11. All other liabilities (Balance).....	1,725,927		1,725,927
12. Total liabilities (Line 22).....	17,160,442	0	17,160,442
13. Total capital and surplus (Line 30).....	10,725,387	XXX	10,725,387
14. Total liabilities, capital and surplus (Line 31)	27,885,829	0	27,885,829
NET CREDIT FOR CEDED REINSURANCE			
15. Claims unpaid.....	0		
16. Accrued medical incentive pool.....	0		
17. Premiums received in advance	0		
18. Reinsurance recoverable on paid losses	0		
19. Other ceded reinsurance recoverables	0		
20. Total ceded reinsurance recoverables	0		
21. Premiums receivable	0		
22. Unauthorized reinsurance	0		
23. Other ceded reinsurance payables/offsets	0		
24. Total ceded reinsurance payable/offsets	0		
25. Total net credit for ceded reinsurance	0		

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[illegible]

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING

1.

Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?.....

YES [☐] NO [☒]
2.

Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?.....

YES [☒] NO [☐]
3.

Will an actuarial certification be filed by March 1?.....

YES [☐] NO [☒]
4.

Will the Risk-based Capital Report be filed with the NAIC by March 1?.....

YES [☒] NO [☐]
5.

Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1?.....

YES [☒] NO [☐]
6.

Will the Life Supplement be filed the state of domicile and the NAIC by March 1?

YES [☐] NO [☒]
7.

Will the Property/Casualty Supplement be filed the state of domicile and the NAIC by March 1?.....

YES [☐] NO [☒]

APRIL FILING

8.

Will Management's Discussion and Analysis be filed by April 1?.....

YES [☒] NO [☐]
9.

Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile by April 1?.....

YES [☐] NO [☒]
10.

Will the Investment Risks Interrogatories be filed by April 1?

YES [☒] NO [☐]

JUNE FILING

11.

Will an audited financial report be filed by June 1 with the state of domicile?

YES [☒] NO [☐]

EXPLANATIONS:

1.

Not applicable
3.

Extension granted until March 30, 2005 by State of Domicile
6.


Not applicable
7.


Not applicable
9.


Not applicable


BAR CODE:


1.


9 5 5 6 2 2 0 0 4 3 6 0 5 8 0 0 0
3.


9 5 5 6 2 2 0 0 4 4 4 0 0 0 0 0 0
6.


9 5 5 6 2 2 0 0 4 2 0 5 0 0 0 0 0
7.


9 5 5 6 2 2 0 0 4 2 0 7 0 0 0 0 0
9.


9 5 5 6 2 2 0 0 4 3 3 0 5 8 0 0 0

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